

SENATOR GOODRICH: Sure.

SENATOR CHAMBERS: Thank you. Members of the Legislature, we are being asked to put another law on the books which is totally unnecessary. What the merchants want to do is have the Legislature once again take care of their slovenly business practices. If they have questions about a check they can do what Senator Goodrich said they can do, but to take every individual who would want to do business by means of check and require that person to put on the face of their check matters which are personal, I don't think is appropriate for the Legislature to do. I don't think it is necessary and if the effort is to try to stop bad checks from being taken this will not do that. Merely having on the front of a check when the account was opened is not going to assure that a person won't write a check on that account when there would be insufficient funds to cover the check. All we are doing is creating a bill which makes it optional for the bank to put this information on the face of the check. It does not ensure that a bad check will not be written. It does not ensure that a merchant will be careful. It is a piece of intrusive legislation which people like Senator Howard Peterson and all those who voted to kill the whistle blower bill should be violently opposed to. Senator Howard Peterson, you are intruding into the realm of commerce and making that information which is confidential public by putting it on the face of a check and the person who writes the check has no idea of who all will see it. If you give it to a merchant the merchant might use it and give it to somebody else. That somebody else could pass it. Once it is signed it becomes a negotiable instrument. Anybody can then continue to pass it on. So it is not a matter of merely a merchant seeing when you opened your account and knowing your business, it is anybody through whose hands that check can pass legitimately or illegitimately.

PRESIDENT: One minute, Senator.

SENATOR CHAMBERS: I think it is an ill-advised bill. It is not going to accomplish any wholesome purpose but I think it brings into the realm of public information that which should not be made public in my opinion. So I think the bill ought not to be advanced.

PRESIDENT: The Chair recognizes Senator Schmit.

SENATOR SCHMIT: Mr. President and members of the Legislature, the question was asked of me if the banks wanted the bill. I can tell you very frankly the banks have no position on the bill, do not care whether the bill becomes law or does not. I would have to say, however, that as Senator